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BOARD OF GOVERNORS
OF THE
FEDERAL RESERVE SYSTEM
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March 4, 2004

Ms. Jennifer J. Johnson
Secretary of the Board of Governors of the Federal Reserve System
20th Street and Constitution Avenue, N.W.
Washington, D.C. 20551

Reference docket # R-1176 Check Clearing for the 21st Century Act.

Dear Ms. Johnson,

Please be advised that I have serious reservations about the Check Clearing for the 21st Century Act. First, it was forced on me, and others and I seemingly have no recourse. My attempts to stop the e-transfers have been stymied by the participants and no provisions for stopping the practice. My bank refuses to block the process leaving me liable for identity theft, fraud and unscrupulous transactions.

1. I suggest the act needs national attention - let everyone know, up front, what's going on.
2. Allow us the ability to stop it at the bank level, - no e-transfers allowed on my account.
3. Assign liability to the bank for any fraudulent transactions

I would welcome the opportunity to address this in more detail.

My Best regards,



Mike Westkamper